

What is claimed is:

1. A method for processing an online application for a new account performed by a financial institution, the method comprising:
  - receiving a request to open a new account from a customer;
  - transmitting a first new account application to the customer, the first new account application including a plurality of fields for entering personal identification and financial information of the customer,
  - receiving, from the customer, an indication that the customer is an existing customer of the financial institution, the indication received in the first new account application;
  - and
  - transmitting a second new account application to the customer, the second new account application including a fewer number of fields for entering personal identification and financial information than the first new account application.
2. The method of claim 1, the plurality of fields in the first new application comprising: a customer name field, a customer address field, a field for entering at least a portion of a government identification number of the customer, a field for entering financial account information of the customer, a field for entering employment information of the customer, and a field for entering an annual income of the customer.
3. The method of claim 2, said receiving the indication further comprising:

receiving, from the customer, information for an existing account maintained by the financial institution in the field for entering financial account information in the first new account application;

validating the information for the existing account; and

transmitting the second new account application after said validating.

4. The method of claim 2, the second new account application consisting of: at least one customer name field, a field for entering at least a portion of a government identification number of the customer, a field for entering an account number of an existing account of the customer, and a field for entering a confirmation number associated with the existing account.

5. The method of claim 4, the existing account comprising an existing credit account and the confirmation number associated with the existing account comprising a credit card identification (CID) number.

6. The method of claim 1, the second new account application including at least one field that is not in the first new account application.

7. The method of claim 1, the second new account application including at least one of the plurality of fields of the first new account application.

8. The method of claim 7, the first new account application and the second new account application including a customer name field.

9. The method of claim 7, further comprising:  
receiving information from the customer in the first new account application; and  
transferring the information from the first new account application to the second  
new account application for the at least one of the plurality of fields that are the same for the first  
new account application and the second new account application.

10. The method of claim 1, further comprising:  
receiving information from the customer for each of the fields of the second new  
account application;  
validating the information received from the customer against data stored for an  
existing account of the customer;  
retrieving information required for the first new account application from data  
stored for the existing account; and  
processing the second new account application based on the retrieved  
information.

11. The method of claim 10, further comprising:  
generating one of an approval and a denial of the second new account application  
based on said processing.

12. The method of claim 10, further comprising:  
transmitting the retrieved information to the customer for confirmation.

13. The method of claim 12, further comprising:  
receiving, from the customer, one of a confirmation and a correction for the  
retrieved information.
14. The method of claim 1, the first new account application further including a  
selectable indication that the customer has an existing account with the financial institution.
15. The method of claim 14, further comprising:  
receiving a selection of the selectable indicator from the customer.
16. The method of claim 14, the selectable indication comprising at least one of a  
checkbox and a hyperlink.
17. The method of claim 1, the request comprising a request for opening a new credit  
account.
18. The method of claim 1, the government identifier comprising a social security  
number of the customer.
19. The method of claim 1, wherein the customer does not have to provide a login  
identifier to receive the second new account application.

20. A method for opening an account online, comprising:

transmitting a first new account application to a customer, the first new account application including a plurality of fields for entering personal identification and financial information of the customer, the first new account application further including a selectable indicator for selection when the customer has an existing account with a financial institution;

receiving a selection of the selectable indicator from the customer; and

transmitting a second new account application to the customer in place of the first new account application, the second new account application including a fewer number of fields for entering the personal identification and financial information than the first new account application.

21. The method of claim 20, further comprising:

receiving information from the customer for each of the fields of the second new account application, the information including an identification of the existing account;

validating the information received from the customer against data stored for the existing account;

retrieving additional information required for the first new account application from data stored for the existing account; and

processing the second new account application based on the retrieved additional information.

22. The method of claim 20, further comprising:

receiving information from the customer in the first new account application; and

transferring the information from the first new account application to the second new account application for at least one field that is provided in both the first new account application and the second new account application.

23. A method for processing an online application for a new account with a financial institution, the method comprising:

receiving a request to open a new account from a customer;

transmitting a first new account application to the customer, the first new account application including a plurality of fields for entering personal identification and financial information of the customer, the first new account application further comprising a selectable indicator for selection by customers having an existing account with a financial institution;

receiving, from the customer, an indication that the customer has an existing account with the financial institution;

transmitting a second new account application to the customer, the second new account application including a fewer number of fields for entering personal identification and financial information than the first new account application;

transferring any data entered by the customer in the first new account application to a similar field of the second new account application;

receiving, from the customer, remaining information required by the second new account application;

retrieving information stored for the existing account to process the second new account application from the customer;

generating one of an approval and a denial of the second new account application based on the information received from the customer and the retrieved information stored for the existing account.